

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Valerie Gayle Fogg**

a/k/a Valerie Fogg-Forte

S.S. No.: xxx-xx-1498

Mailing Address: 1438 Exchange Place, Durham, NC 27713-

**Case No. 11-80166**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on January 28, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 17, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

\_\_\_\_\_  
John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 2/24/10

Lastname-SS#: Fogg-1498

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

	Creditor Name	Sch D #	Description of Collateral
Retain			

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral

## ARREARAGE CLAIMS

	Creditor Name	Sch D #	Arrearage Amount	(See †)
Retain				**
				**
				**
				**
				**
				**
				**
				**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

## LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

## STD - SECURED DEBTS @ FMV

	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain				5.00			
				5.00			
				5.00			
				5.00			

## STD - SECURED DEBTS @ 100%

	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	Raleigh Auto Credit		\$10,923	5.00	\$40	\$252.80	1999 Chrysler 300
				5.00			
				5.00			
				5.00			
				5.00			

## ATTORNEY FEE (Unpaid part)

Amount
Law Offices of John T. Orcutt, P.C.

## SECURED TAXES

Secured Amt
IRS Tax Liens
Real Property Taxes on Retained Realty

## UNSECURED PRIORITY DEBTS

Amount
IRS Taxes
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

## CO-SIGN PROTECT (Pay 100%)

Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)	

## GENERAL NON-PRIORITY UNSECURED

Amount**
DMI= None(\$0)
None(\$0)

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$381** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **7.81** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Frontier  
P.O. Box 20550  
Rochester, NY 14602

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

1st Point  
Consumer Contact Center  
2840 Electric Road, Ste. 202  
Roanoke, VA 24018

IC Systems\*\*  
Post Office Box 64437  
Saint Paul, MN 55164-0437

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Auto Credit of Raleigh  
3501 Capital Blvd.  
Suite 145  
Raleigh, NC 27604

JL Walston  
Northgate Mall Office Area 2  
Suite 225  
Durham, NC 27701

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Banfield  
8000 NE Tillanook Street  
Portland, OR 97213

Kross, Lieberman and Stone, Inc.  
Post Office Box 17449  
Raleigh, NC 27619-7449

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

NC Department of Revenue  
Post Office Box 25000  
Raleigh, NC 27640-0002

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

CSDDUR  
Post Office Box 530  
Durham, NC 27702-0530

NCO Financial  
3434 East 22nd Street  
Tucson, AZ 85713

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

DirecTV \*\*\*  
Post Office Box 6550  
Greenwood Village, CO 80155-6550

One Click Cash  
c/o Internet Cash Advance Marketing  
2000-1066 West Hastings Street  
Vancouver, B.C. V6E 3X2

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

PSNC Energy  
Post Office Box 1398  
Gastonia, NC 28053-1398

Real Estate Associates  
3333 Durham- Chapel Hill Blvd STE C  
Post Office Box 52328  
Durham, NC 27717

Regional Pediatric Associates  
4022 Freedom Lake Drive  
Durham, NC 27704

State Employees Credit Union \*\*\*  
Attn: Bankruptcy Department  
P.O. Box 25279  
Raleigh, NC 27611

Texas Guaranteed Student Loan  
1609 Centre Creek Drive  
Wilmington, DE 19801

Time Warner  
c/o Credit Management  
4200 International PKWY  
Carrollton, TX 75007

United Cash Loans  
198 S. Eight Tribes Trail  
Post Office Box 111  
Miami, OK 74355

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

US Department of Education\*\*\*\*  
Direct Loan Servicing Center  
Post Office Box 5609  
Greenville, TX 75403-5609